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against non-employment, not with the insurance against sickness, old age, etc., and also with a period prior to a discontinuance of this form of insurance which has since taken place in most of the Swiss cantons. He finds much to criticise in the experience obtained in St. Gallen, Basel and Berne. He also discusses the proposition looking to some establishment of compulsory insurance in Cologne and in Stuttgart. The latter was a far less democratic measure than most of such schemes have been, and because of the fact that it carries only a high class of risks has been somewhat more successful. A chapter is devoted to the Workingman's Saving Fund, in Bologna, and the effort to enlist wider circles and in some cases a compulsory saving in the saving funds of Düsseldorf, Geneva and St. Gallen.

Three exceedingly interesting chapters deal with the development of saving funds in the labor unions, and the attitude of the various political parties in Germany to the question of insurance against non-employment, and lastly to the latest statistical data on the question of the unemployed in Germany. The last chapter will, therefore, interest a wider circle of readers than those who care to study the question of insurance, in that it throws much light on the question of industrial development and industrial displacement through non-employment in Germany at the present time.

Dr. Schanz has not in this volume gone into the theoretical question of the effect of such insurance on the wages problem, on the standard of living, and especially its direct effect on the competition between the less skilled and the more skilled within any particular department of the labor market. These questions are barely touched upon here and there throughout this last volume, and none too fully in the author's larger work. The whole interest of the student of economics, and even of sociology, when dealing with this problem of insurance against non-employment, must centre in these questions. While most of the material in the two volumes already mentioned is of more direct service to those engaged in the administration of practical efforts along these lines, Dr. Schanz might well give us another volume dealing exclusively with the theoretical basis of insurance against non-employment.

SAMUEL McCUNE LINDSAY.

The Educational Value of Children's Playgrounds. By STOYAN VASIL TSANOFF. Pp. vi, 203. Price, \$1.00. Philadelphia: 1305 Arch street. 1897.

Mr. Tsanoff, who is General Secretary of the Culture Extension League of Philadelphia, has been a close student for several years of

the important subject of which he treats, and is therefore eminently fitted for his task. His work is the first systematic treatise which takes a comprehensive view of the entire field under examination. Mr. Tsanoff objects most strenuously to the usual estimate of children's playgrounds as a means of physical development only. The child does develop his physical side in romp and play, says the author, but he also does something more. Play in fact exercises an even more powerful influence on the child's moral character than does work. The reasoning is, briefly, that character is but a "bundle of habits;" habits, however, are formed by continued repetition of an act or prolonged imitation of an example. Now we repeat and imitate that in which we have pleasure or interest, and during the period of childhood we are certainly most interested in play, so that the only remaining question is, by what kinds of play are children most interested and influenced? These, the author finds, are out-door sports. Hence the inference that such sports must necessarily exercise the most important influence on character. The author next discusses the ordinary agencies of character-formation, viz., the school, the home and the church, but finds that in spite of excellent schools, refined and attractive home, and constantly improving church influences, the rising generations show no proportionate improvement in character. Their interest and attention are centred in play, and it is therefore through their games that we must influence and buildup them. After an "appeal to the responsible," *i.e.*, educators, press, government, church and philanthropists in general, the work closes with an interesting discussion of the true province of the church.

In criticism, it may be said that the author certainly underestimates the value of the church, home and school in the formation of character; none of these is without a distinct and highly important influence on the development of habit. On the other hand, the author is highly deserving of recognition for his clear and convincing proof of the equally important value of play in this regard. Mr. Tsanoff goes even farther than Froebel in this direction, and perhaps it would not be too much to say that he shows that, at certain periods of the child's life, at least, the influence of play equals that of the other three factors combined.

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